

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

RE: Delphi Corp Case # 05-44481 filed October 5, 2005
Document #14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain,

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009, asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and please file it as motion to OBJECT document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009, and gave us a mere twelve days to file our objections.

I retired from Delphi the end of 2003, not because I chose to, but because I was offered an incentive with very few options. At that time, I was told I had health care, life insurance and a Retiree Health Reimbursement Acct for Medicare-eligible salaried retirees and my surviving spouse. I am barely adjusting to a significantly reduced income now and with this latest development (loss of health care, life insurance and the RHRA fund), it will be adding \$1,684.00 to my expenses each month, which we cannot afford. Depending on the outcome of this proceeding, my wife and I will more likely be filing for bankruptcy.

With the current state of the economy, retirees who had saved for retirement in their Stock Savings Plans, have lost almost 40% of their savings. A 401k is now a 201k. The cost of living has increased significantly in the last two years. This, coupled with the loss of health care benefits, would have a crippling effect on the lives of every retiree of Delphi Corporation, not just me.

Delphi, a global corporation, is portraying doom and gloom as an excuse to opt out of their obligations, when all the while, their overseas profits are doing quite well. Of course, being the big company that they are, they managed not to have their overseas profits or employees involved in the bankruptcy. Also, another thing that puzzles me is, if you are bankrupt for the salary personnel, why aren't you bankrupt for the hourly personnel, as well? Oh, that's right, the big Unions are backing them and Delphi doesn't want a strike on their hands!

Please know that each of the 15,000 retirees, who will be negatively impacted by this action, will be looking to you for your consideration when making the decision concerning Document #13705 dated February 4, 2009.

I ask you to REJECT this motion.

Sincerely yours,

James E. Galloway

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